



The Redline Review

Proudly Serving Arkansas and Oklahoma

PO Box 120, Siloam Springs, AR 72761

Volume 4, Issue 9



*Insuring Those Who
Matter Most!*

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Available
By appointment

Critical Illness

Critical illness can be an ideal solution for meeting the needs of both employees and employers—despite that their needs remain quite different.

For employees, it's about strengthening their financial safety net and mitigating the financial exposure that still remains when experiencing a very serious illness ~ even though they might have health insurance and disability income protection.

For employers, critical illness is a way to enhance the appeal of a benefits program for employees ~ particularly if health plans are changing and employees have the potential to face larger deductibles, co-pays, and other out-of-pocket expenses in their medical plan.

65% of employees thought benefits such as dental, disability and life insurance were important contributors to their feelings of loyalty toward their employer.

75% of full-time employees have never heard of critical illness

1 in 4 full-time employees has less than \$500 available to them in the event of a serious medical event.

For more information on Critical Illness, contact Redline Health.

Noel-57 Welding

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Changes in Healthcare

As of October 1, 2010, QualChoice will be offering applicants an opportunity to purchase a "Creditable Coverage Rider". New IQChoice enrollees who choose this option and present a valid Certificate of Creditable coverage from a previous full medical Group or Individual policy at the time of application will receive credit for the amount of time the enrollee had "creditable" health insurance coverage. This "creditable" time will be used to offset the pre-existing condition exclusion period QualChoice.

**We all have our time machines. Some take us back; they're called memories.
Some take us forward; they're called dreams!**

